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JC931 U.S. PTO
09/671005
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Matt Andrew Palmgren and Christian John Wypasek

Serial No.: Not Assigned Yet

Filed: Concurrently Herewith

Title: METHODS AND APPARATUS FOR UTILIZING A PROPORTIONAL HAZARDS MODEL TO EVALUATE LOAN RISK

Chapel Hill, North Carolina
September 27, 2000

Assistant Commissioner for Patents
Washington, D.C. 20231

INFORMATION DISCLOSURE STATEMENT

Sir:

Pursuant to 37 C.F.R. §§1.56, 1.97 and 1.98, applicants' attorney wishes to bring to the attention of the Patent and Trademark Office the following item listed on the accompanying PTO Form 1449 (modified).

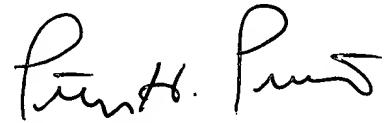
U.S. Patent

	<u>Patent No.</u>	<u>Issue Date</u>	<u>Inventor</u>
1.	5,732,400	03/24/98	Mandler et al.
2.	5,797,133	08/18/98	Jones et al.
3.	5,812,988	09/22/98	Sandretto
4.	5,930,776	07/27/99	Dykstra et al.

The filing of this Information Disclosure Statement shall not be construed as a representation that a search has been made, or as an admission that the information cited is

considered to be material to patentability, or that no other material information exists.

Respectfully submitted,



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FORM PTO-1449 (MODIFIED)**LIST OF PUBLICATIONS FOR
APPLICANT'S INFORMATION
DISCLOSURE STATEMENT**

Atty. Docket No: 109.0002
 Serial No: Not Assigned Yet
 Applicants: Palmgren et al.
 Filing Date: Concurrently Herewith
 Group: Not Assigned Yet

JC931 U.S. PTO
 09/6/1005
 09/27/00


U.S. PATENT DOCUMENTS

EXAMINER					FILING DATE
INITIAL	DOCUMENT NO	DATE	NAME	CLASS/SUBCLASS	IF APPROPRIATE
	5,732,400	03/24/98	Mandler et al.	705/26	
	5,797,133	08/18/98	Jones et al.	705/38	
	5,812,988	09/22/98	Sandretto	705/36	
	5,930,776	07/27/99	Dykstra et al.	705/38	

FOREIGN PATENT DOCUMENTS

EXAMINER					TRANSLATION	
INITIAL	DOCUMENT NO	DATE	COUNTRY	CLASS/SUBCLASS	YES	NO

OTHER DOCUMENTS**EXAMINER**

INITIAL REF NO AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.

Examiner

Date Considered

Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.